

United States Bankruptcy Court
Eastern District of Arkansas

In re

Darius I Smith
Haley K Hunt-Smith

Debtor(s)

Case No.

Chapter

13

Arkansas Chapter 13 Plan
(Local Form 13-1)

Original Plan **Amended Plan**

For an amended plan, all applicable provisions must be repeated from the previous plan(s). Provisions may not be incorporated by reference from previously filed plan(s).

List below the sections of the plan that have been changed:

State the reason(s) for the amended plan, including any changes of circumstances below. If creditors are to be added, please complete Addendum A as well as file any appropriate amended schedules.

The Amended Plan is filed: Before confirmation
 After confirmation

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable.

Original plans and amended plans must have matrix(es) attached or a separate certificate of service should be filed to reflect service in compliance Fed. R. Bankr. P. 2002.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a written objection to confirmation with the United States Bankruptcy Court either electronically (if filer is approved for electronic filing) or at the following addresses:

- **For Eastern District cases** (Batesville, Helena, Jonesboro, Little Rock, or Pine Bluff Divisions): United States Bankruptcy Court, 300 West 2nd Street, Little Rock, AR 72201
- **For Western District cases** (El Dorado, Fayetteville, Fort Smith, Harrison, Hot Springs, or Texarkana Divisions): United States Bankruptcy Court, 35 E. Mountain Street, Fayetteville, AR 72701

The objection should be filed consistent with the following timelines:

Original plan filed at the time the petition is filed: Within 14 days after the 341(a) meeting of creditors is concluded.

Original plan filed after the petition is filed or amended plan (only if filed prior to the 341(a) meeting): Within the later of 14 days after the 341(a) meeting of creditors is concluded or 21 days after the filing of the plan.

Amended plan: Within 21 days after the filing of the amended plan.

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The court may confirm this plan without further notice if no objection to confirmation is timely filed.

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.4, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Nonstandard plan provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2: Plan Payments and Length of Plan

2.1 The debtor(s) will make regular payments to the trustee as follows:

Inapplicable portions below need not be completed or reproduced.

Original plan: The debtor(s) will pay \$795.00 per month to the trustee. The plan length is 60 months.

The following provision will apply if completed:

Plan payments will change to \$__ per month beginning on ___.

Plan payments will change to \$__ per month beginning on ___.

(Use additional lines as necessary)

The debtor(s) will pay all disposable income into the plan for not less than the required plan term, or the applicable commitment period, if applicable, unless unsecured creditors are being paid in full (100%). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Payments shall be made from future income in the following manner:

Name of debtor Darius I Smith

Direct pay of entire plan payment or \$397.50 (portion of payment) per month.

Employer Withholding of ___ per month.

Payment frequency: monthly, semi-monthly, bi-weekly, weekly, Other

If other, please specify: ___

Employer name: _____

Address: _____

Phone: _____

Name of debtor Haley K Hunt-Smith

Direct pay of entire plan payment or \$397.50 (portion of payment) per month.

Employer Withholding of \$___ per month.

Payment frequency: monthly, semi-monthly, bi-weekly, weekly, Other

If other, please specify: ___

Employer name: _____

Address: _____

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Phone: _____

2.3 Income tax refunds.*Check one.*

Debtor(s) will retain income tax refunds received during the plan term and have allocated the refunds in the budget.

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.

Debtor(s) will treat income tax refunds as described below. The debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing.

2.4 Additional payments.*Check one.*

None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

To fund the plan, debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

Part 3: Treatment of Secured Claims**3.1 Adequate Protection Payments.***Check one.*

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

The debtor(s)' plan payment to the trustee will be allocated to pay adequate protection payments to secured creditors as indicated below. The trustee shall be authorized to disburse adequate protection payments upon the filing of an allowed claim by the creditor. Preconfirmation adequate protection payments will be made until the plan is confirmed. Postconfirmation adequate protection payments will be made until administrative fees are paid (including the initial attorney's fee). Payment of adequate protection payments will be limited to funds available.

Creditor and last 4 digits of account number	Collateral	Monthly payment amount	To be paid
Ally Financial 7076	2015 Chrysler 200 80000 miles	50.00	<input checked="" type="checkbox"/> Preconfirmation <input type="checkbox"/> Postconfirmation
Regional Acceptance 0701	2015 Kia Sorento 87000 miles	50.00	<input checked="" type="checkbox"/> Preconfirmation <input type="checkbox"/> Postconfirmation

3.2 Maintenance of payments and cure of default (long term-debts, including debts secured by real property that debtor(s) intend to retain).*Check one.*

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506 (non-506 claims).*Check one.*

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

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Claims listed in this subsection consist of debts that were:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s) ("910 car claims"), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value ('PMSI within one year').

The creditors below will retain their liens and secured claims will be paid in full under the plan at the monthly payment and interest at the rate stated below. Unless otherwise ordered by the court, the claim amounts listed on a filed and allowed proof of claim will control over any contrary amounts listed below, except as to value, interest rate and monthly payment.

Creditor and last 4 digits of account number	Collateral	Purchase date	Debt/estimated claim	Value of collateral	Interest rate	Monthly payment
Ally Financial 7076	2015 Chrysler 200 80000 miles	October 2017	12,005.00	11,050.00	6.50%	234.89
Regional Acceptance 0701	2015 Kia Sorento 87000 miles	October 2018	21,814.00	15,100.00	6.50%	426.82

3.4 Claims for which § 506 valuation is applicable. Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

3.6 Secured claims not provided treatment. In the event that a secured claim is filed and allowed that is not provided treatment in the plan, the trustee shall pay such creditor the claim amount *without interest* after this plan in all other respects has been completed.

Part 4: Treatment of Fees and Priority Claims

4.1 General.

Trustee's fees and all allowed priority claims, including domestic support obligations, will be paid in full without postpetition interest.

4.2 Trustee's fees.

The trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

The attorney's fee is subject to approval of the court by separate application. The following has been paid or will be paid if approved by the court:

Amount paid to attorney prior to filing:	\$	0.00
Amount to be paid by the Trustee:	\$	4,000.00
Total fee requested:	\$	4,000.00

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Upon confirmation, the attorney shall receive an initial fee as provided in the application and approved by the court from funds paid by the debtor(s), after administrative costs have been paid. The remaining fee will be paid at the percentage rate of the total disbursed to creditors each month provided in the application approved by the court.

The initial fee and percentage rate requested in the application are \$ 1,500.00 and 25.00 %, respectively.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

Check one.

None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims.

Allowed nonpriority unsecured claims shall be paid at least as much as they would receive if the debtor(s) filed a Chapter 7 case. **Allowed nonpriority unsecured claims shall be paid in full (100%) unless a different treatment is indicated below.** For above median income debtor(s), the distribution to unsecured creditors includes any disposable income pool (monthly disposable income times 60 months) from Form 122C-2, unless the debtor(s) are unable to meet the disposable income pool based on the following circumstances: _____

Check one, if applicable

A PRORATA dividend, including disposable income pool amounts, if applicable, from funds remaining after payment of all other classes of claims; or

Other, Please specify _____

5.2 Special nonpriority unsecured claims and other separately classified nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Contracts, Leases, Sales and Postpetition Claims

6.1 Executory Contracts and Unexpired Leases.

Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

The executory contracts and unexpired leases listed below are assumed or rejected as indicated.

Assumed items. The following executory contracts and unexpired leases are assumed, and payments due after the filing of the case will be paid directly by debtor(s), or by the trustee, as set forth below. Debtor(s) propose to cure any default by paying the arrearage on the assumed leases or contracts in the amount listed on the filed and allowed proof of claim, if contrary to the amount listed below.

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Creditor	Description of contract or property	Payment to be paid by	Payment amount	Number of remaining payments	Arrearage amount	Monthly arrearage payment
Progressive		<input checked="" type="checkbox"/> Debtor(s) <input type="checkbox"/> Trustee	115.00	10	0.00	0.00
Snap RTO		<input checked="" type="checkbox"/> Debtor(s) <input type="checkbox"/> Trustee	150.00	3	0.00	0.00
Why Not Lease it		<input checked="" type="checkbox"/> Debtor(s) <input type="checkbox"/> Trustee	150.00	4	0.00	0.00

Rejected items. The debtor(s) reject the following executory contracts or unexpired leases. The debtor(s) request that upon confirmation of this plan, the stay under 11 U.S.C. §§ 362(a) and 1301(a) be terminated as to the property only. No further payments are to be made to the creditor on the contract or lease. However, the creditor may file a claim for the deficiency and will be treated as a nonpriority unsecured creditor.

Creditor and last 4 digits of account number	Description of contract or property
-NONE-	

6.2 Sale of assets.

Check one.

None. If "None" is checked, the rest of § 6.2 need not be completed or reproduced.

6.3 Claims not to be paid by the trustee.

Check one.

None. If "None" is checked, the rest of § 6.3 need not be completed or reproduced.

6.4 Postpetition claims.

Check one.

None. If "None" is checked, the rest of § 6.4 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon:

Check the applicable box.

plan confirmation

entry of discharge

other: _____

Part 8: Nonstandard Plan Provisions

None. If "None" is checked, the rest of § 6.4 need not be completed or reproduced

Under Bankruptcy Rule 3015.1(c), nonstandard provisions must be set forth below. A nonstandard provision is a Arkansas Plan Form - 8/18

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provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

8.1 The following plan provisions will be effective only if there is a check in the box “included” in § 1.2.

When debtor's lease with Snap Finance ends in February 2020, debtor's monthly payment shall increase to \$945.

When debtor's lease with Why Not Lease ends in March 2020, debtor's monthly payment shall increase to \$1095.

When debtor's lease with Progressive Leasing ends in September 2020, debtor's monthly payment shall increase to \$1210.

Part 9: Signatures

By filing this document, the attorney for the debtor(s) or the debtor(s) themselves, if not represented by an attorney, certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in plan form used in the Eastern and Western Districts of Arkansas, other than any nonstandard provisions included in Part 8.

/s/ Gregory W. Harris
Gregory W. Harris 82-073
Signature of Attorney for Debtor(s)

Date December 4, 2019

/s/ Darius I Smith
Darius I Smith
/s/ Haley K Hunt-Smith
Haley K Hunt-Smith
Signature(s) of Debtor(s)
(required if not represented by an attorney;
otherwise optional)

Date December 4, 2019Date December 4, 2019

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Addendum A - For Amended Plans**Listing of Additional Creditors and Claims for Plan Purposes**

Note: While additional creditors may be listed on Addendum A, the debtor(s) also must file amended schedules as appropriate.

A.1 Prepetition Nonpriority Unsecured Claims

The following are creditors with prepetition nonpriority unsecured claims that are added to the plan. These creditors will be provided treatment as described in Part 5.1 of the plan.

Name and address of creditor	Last four digits of account number	Nature of debt and date incurred	Amount of debt
-NONE-			

A.2 Postpetition Nonpriority Unsecured Claims

The following are creditors with postpetition nonpriority unsecured claims pursuant to 11 U.S.C. §§ 1305 and 1322(b)(6) that are added to the plan by the debtor(s). The creditors listed below are entitled to participate in the debtor(s)' bankruptcy case at the election of the creditor.

A creditor may elect to participate in the plan by filing a proof of claim for the postpetition claim. The claim will be treated as though the claim arose before the commencement of the case and will be provided treatment as described in Part 5.1 of the plan. Upon completion of the plan and case, any unpaid balance of such claim may be subject to discharge.

Name and address of creditor	Last four digits of account number	Nature of debt and date incurred	Amount of debt	Approval to incur obtained from trustee or court
-NONE-				Yes No